

EXHIBIT A

September 1, 2004

Bank of America
P.O. Box 1390
Norfolk, VA 23501-1390

Account Number: 4427100039463182

Dear Customer Service:

I am writing in regards to the monthly statement I have just received from your company. There appears to be a billing error which needs to be corrected. Your recent statement states that I have certain billing rights in respect to a billing error. I am responding within the 60 Day time frame allotted to me as stated in the Fair Credit Billing Act. The Fair Credit Billing Act states (a billing error) consists of any of the following: a reflection on a statement of an extension of credit for which the obligor requests additional clarification including documentary evidence thereof.

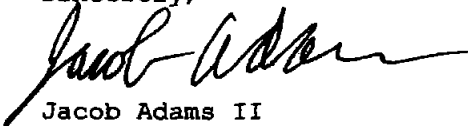
In order to correct the billing error, I am in need of additional clarification in regards to the amount which your company claims I owe. I am in need of four (4) items from your company: (1.) the past history of billing statements which your company has in its possession in regards to the above account; (2.) the original cardholder agreement which was executed and signed between both parties involved. If the current cardholder agreement is different from the original cardholder agreement, please send any changes in the agreement which you claim I have agreed to. (3.) A report of the amount of any monies or money equivalents your company has received from me, directly and/or indirectly on this account. (4.) the bank's original bookkeeping journal entry representing a deposit of funds for advancement of money and/or credit for the above account. Also, state if the bank is still principal holder in due course of this note.

Until your company provides verified documentary evidence requested on this account, I hereby dispute the amount in its entirety. For any document for which your company sent copies, please verify via certification that they are true and valid copies of the originals. Please mail to the address you have on file so this matter can be settled in a timely manner. If you have any questions in regards to my requests, feel free to communicate with me in the way which I have instructed that you should have on file.

Please report this account as 'Disputed' to the following credit reporting agencies which are Equifax, Experian and TransUnion. You should have their addresses on file.

Thank you in advance.

Sincerely,



Jacob Adams II
PO Box 16052
High Point, NC 27261